



Order Filed on December 30, 2019
by Clerk

U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-14955

Chapter: 13

Hearing Date:
December 18, 2019 at 10:00 AM

Hon. Judge:
Rosemary Gambardella

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor Fay Servicing, LLC as
Servicer for Wilmington Trust, National Association,
not in its individual capacity, but solely as Trustee of
MFRA Trust 2015-1

In Re:

Ronald Jones
Kathleen Jones

Debtor(s)

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: December 30, 2019

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Applicant: Fay Servicing, LLC
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: David E. Sklar
Property (Collateral): 10 Wood Street, Wayne, NJ 07470

Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is current on their post-petition payments through November 1, 2019.
- The Debtor is short for the **December 1, 2019** payment by \$6.62.

2. Cure for Post-Petition Arrearages:

- Beginning on **January 1, 2020**, regular monthly payments shall resume in the amount of **\$4,363.07**, or as further defined by the terms of the Note, Mortgage, or any payment change notices.
- The Debtor shall remit the \$6.62 payment with the regular January 1, 2020 mortgage payment.

3. Payments to the Secured Creditor shall be made to the following address:

- Payments: Fay Servicing, LLC
P.O. Box 814609
Dallas, TX 75381


In the event of default:

If the Debtor(s) fails to make the regular monthly payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor(s)'s failure to comply with this Order upon notice and a hearing. At the time the Certification is filed with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and the Debtor(s)'s Attorney.

4. Award of Attorney's Fees:

- The Applicant is awarded Attorney's Fees in the amount of \$350.00 and Attorney's Costs in the amount of \$181.00. The fees and costs are payable through the Chapter 13 Plan.

The undersigned hereby consent to the form and entry of the foregoing order.



David E. Sklar
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Ronald Jones
Kathleen Jones
DebtorsCase No. 19-14955-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2020.

db/jdb +Ronald Jones, Kathleen Jones, 10 Wood Street, Wayne, NJ 07470-7348

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 01, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2019 at the address(es) listed below:

Allen J. Underwood, II on behalf of Creditor Bascom Corporation ajunderwood@beckermeisel.com, ajunderwood@ecf.courtdrive.com

David E. Sklar on behalf of Realtor John G Susani dsklar@scuramealey.com, ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

David E. Sklar on behalf of Joint Debtor Kathleen Jones dsklar@scuramealey.com, ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

David E. Sklar on behalf of Debtor Ronald Jones dsklar@scuramealey.com, ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB d/b/a Christiana Trust not in its individual capacity but solely as trustee for Bantam Funding Trust 2018-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jonathan C. Schwalb on behalf of Creditor Planet Home Lending, LLC bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb on behalf of Creditor Fay Servicing LLC bankruptcy@friedmanvartolo.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB d/b/a Christiana Trust not in its individual capacity but solely as trustee for Bantam Funding Trust 2018-1 rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10